



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [FIRST NATIONAL OF NEBRASKA, INC.](#)

City/State [OMAHA, NE](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [25,538,755](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST NATIONAL OF NEBRASKA, INC.](#)

[1620 DODGE STREET](#)

[OMAHA, NE 68102](#)

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Summary Ratios

	03/31/2021	03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	24,666,490	22,255,922			23,476,301			21,588,413			20,333,151		
Net income (\$000)	115,379	23,510			296,123			292,939			280,106		
Number of BHCs in peer group	133	123			128			125			118		

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.68	2.67	96	5.79	2.94	96	5.11	2.77	96	5.93	3.01	96	6.06	3.08	96
+ Non-interest income	1.96	1.13	85	1.55	1.12	78	1.83	1.21	82	1.82	1.32	77	1.92	1.31	78
- Overhead expense	3.56	2.28	91	4.31	2.68	91	3.95	2.57	89	4.62	2.69	96	4.58	2.71	96
- Provision for credit losses	0.63	-0.12	97	2.63	0.88	94	1.41	0.51	94	1.35	0.15	96	1.61	0.14	95
+ Securities gains (losses)	0	0.01	32	0.18	0.03	91	0.04	0.02	72	0	0.01	44	0	0	27
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.46	1.78	87	0.58	0.64	37	1.63	1.04	86	1.78	1.56	69	1.79	1.57	71
Net operating income	1.87	1.36	86	0.42	0.48	37	1.26	0.81	83	1.36	1.19	69	1.38	1.24	68
Net income	1.87	1.35	86	0.42	0.48	37	1.26	0.82	82	1.36	1.19	69	1.38	1.24	68
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.19	3.18	96	7.01	4.09	96	5.91	3.55	96	7.34	4.41	96	7.24	4.24	96
Interest expense	0.18	0.29	29	0.75	0.85	41	0.43	0.52	43	0.93	1.08	40	0.71	0.86	39
Net interest income (tax equivalent)	5.01	2.88	96	6.27	3.24	96	5.48	3.01	96	6.41	3.33	96	6.53	3.38	96
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.35	0.16	97	1.76	0.27	95	1.64	0.27	94	2	0.21	95	2.09	0.22	94
Earnings coverage of net loan and lease losses (X)	3.40	25.70	15	2.50	17.23	21	2.66	22.91	13	2.13	24.40	11	2.17	21.75	13
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.61	1.49	91	2.86	1.32	92	2.69	1.58	89	2.32	0.83	95	2.54	0.90	94
Allowance for loan and lease losses / Total loans and leases	2.55	1.47	91	2.82	1.30	92	2.65	1.55	89	2.28	0.81	95	2.52	0.89	94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.70	48	0.69	0.63	61	0.59	0.71	45	0.70	0.57	65	0.78	0.61	70
30–89 days past due loans and leases / Total loans and leases	0.73	0.33	88	1.01	0.52	85	0.73	0.39	84	0.93	0.43	88	0.77	0.44	85
Liquidity and Funding															
Net noncore funding dependence	-12.13	-0.51	17	8.03	14.37	30	-7.14	3.20	20	13.05	14.45	49	13.63	16.62	44
Net short-term noncore funding dependence	-12.44	-6.88	27	6.02	4.94	50	-7.49	-4.76	32	11	3.38	74	9.64	4.66	63
Net loans and leases / Total assets	63.28	60.99	55	69.86	64.23	63	65.20	61.58	55	71.42	63.77	65	71.82	63.98	68
Capitalization															
Tier 1 leverage ratio	11.34	9.15	90	11.05	9.43	87	11.03	9.13	90	11.05	9.76	80	10.85	9.71	83
Holding company equity capital / Total assets	10.84	10.72	50	11.09	11.64	45	10.87	11.16	45	10.62	12.43	29	10	12.22	17
Total equity capital (including minority interest) / Total assets	10.85	10.85	49	11.09	11.80	43	10.88	11.29	43	10.62	12.57	26	10	12.27	17
Common equity tier 1 capital / Total risk-weighted assets	13.78	12.57	72	11.95	11.64	60	13	12.38	66	11.54	12.17	43	11.15	12.12	40
Net loans and leases / Equity capital (X)	5.84	5.73	55	6.30	5.59	68	6	5.58	60	6.73	5.21	79	7.18	5.29	84
Cash dividends / Net income	6.98	23.13	18	34.24	81.34	25	19.02	42.30	19	19.57	33.12	28	19.70	27.31	29
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	14.37	16.49	51	2.79	11.31	16	9.70	16.68	29	4.51	9.26	39	5.93	7	60
Equity capital	11.81	9.13	73	8.73	5.70	68	12.33	6.99	78	10.95	10.49	67	10.30	7.89	74
Net loans and leases	3.58	7.22	44	2.01	9.91	16	0.14	9.07	18	3.92	9.10	30	5.76	7.89	45
Noncore funding	-58.22	-25.09	9	-14.03	16.35	13	-63.48	-12.18	3	-1.70	6.59	39	10.11	10.67	56
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	5.36	11.33	38	5.99	12.46	49	5.50	13.56	38	6.17	13.04	49	6.84	13.37	51
Equity investment in subsidiaries / Equity capital	97.93	102.85	22	99.70	103.91	25	98.56	102.81	24	100.60	103.22	40	101.19	103.10	44
Cash from ops + noncash items + op expense / Op expense + dividends	270.75	98.58	92	318.85	176.81	82	185.06	147.24	74	211.12	190.27	66	182.20	174.91	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	275,323	333,218	1,191,131	1,358,017	1,278,454	-17.37	12.28
Income from lease financing receivables.....	3	4	13	11	10	-25.00	-78.57
Fully taxable income on loans and leases.....	274,598	332,262	1,187,509	1,354,027	1,274,471	-17.35	12.45
Tax-exempt income on loans and leases.....	728	960	3,635	4,001	3,993	-24.17	-28.77
Estimated tax benefit on income on loans and leases.....	225	311	1,031	1,153	1,152	-27.68	-60.82
Income on loans and leases (tax equivalent).....	275,551	333,533	1,192,175	1,359,181	1,279,616	-17.38	12.10
Investment interest income (tax equivalent).....	22,351	25,441	97,023	97,192	78,404	-12.15	56.55
Interest on balances due from depository institutions.....	584	1,116	2,822	7,905	6,474	-47.67	-22.03
Interest income on other earning assets.....	198	643	1,266	1,713	1,914	-69.21	3.13
Total interest income (tax equivalent).....	298,684	360,733	1,293,286	1,465,991	1,366,408	-17.20	14.43
Interest on time deposits of \$250K or more	553	1,936	5,073	12,387	8,718	-71.44	
Interest on time deposits < \$250K.....	2,684	7,523	22,251	34,684	25,231	-64.32	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	3,790	19,119	41,960	95,966	61,966	-80.18	-40.46
Interest on other borrowings and trading liabilities.....	1,470	7,280	13,853	32,860	28,930	-79.81	-54.11
Interest on subordinated debt and mandatory convertible securities	1,706	2,518	10,059	10,072	8,670	-32.25	106.79
Total interest expense.....	10,203	38,376	93,196	185,969	133,515	-73.41	-31.82
Net interest income (tax equivalent).....	288,481	322,357	1,200,090	1,280,022	1,232,893	-10.51	17.24
Non-interest income.....	120,681	86,314	430,773	392,821	389,477	39.82	24.93
Adjusted operating income (tax equivalent)	409,162	408,671	1,630,863	1,672,843	1,622,370	0.12	19.41
Overhead expense.....	219,567	239,689	927,263	998,169	931,539	-8.40	2.83
Provision for credit losses.....	38,547	146,442	331,472	291,160	326,765	-31.13	
Securities gains (losses)	0	10,004	10,004	21	-692	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	151,484	32,093	382,000	384,409	363,053	372.02	105.88
Applicable income taxes	35,702	8,096	84,180	89,541	80,841	340.98	38.69
Tax equivalent adjustments	387	483	1,655	1,888	2,057	-19.88	-62.02
Applicable income taxes (tax equivalent).....	36,089	8,579	85,835	91,429	82,898	320.67	34.85
Minority interest	16	4	42	41	49	300.00	220.00
Net income before discontinued operations, net of minority interest	115,379	23,510	296,123	292,939	280,106	390.77	146.48
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	115,379	23,510	296,123	292,939	280,106	390.77	146.48
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	115,395	23,514	296,165	292,980	280,155	390.75	146.49
Investment securities income (tax equivalent).....	22,351	25,441	97,023	97,192	78,404	-12.15	56.55
US Treasury and agency securities (excluding mortgage-backed securities)	1,560	2,086	6,670	10,055	10,054	-25.22	-43.19
Mortgage-backed securities	19,182	22,402	85,068	82,609	62,821	-14.37	97.16
All other securities	1,609	953	5,285	4,528	5,529	68.88	-10.74
Cash dividends declared.....	8,052	8,050	56,329	57,319	55,169	0.02	6.11
Common	8,052	8,050	56,329	57,319	55,169	0.02	6.11
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.84	2.96	96	6.48	3.72	96	5.51	3.27	96	6.79	4	96	6.72	3.87	96
Less: Interest expense	0.17	0.27	29	0.69	0.78	42	0.40	0.48	44	0.86	0.98	40	0.66	0.79	40
Equals: Net interest income (tax equivalent)	4.68	2.67	96	5.79	2.94	96	5.11	2.77	96	5.93	3.01	96	6.06	3.08	96
Plus: Non-interest income	1.96	1.13	85	1.55	1.12	78	1.83	1.21	82	1.82	1.32	77	1.92	1.31	78
Equals: adjusted operating income (tax equivalent)	6.64	3.87	93	7.34	4.12	95	6.95	4.04	96	7.75	4.41	95	7.98	4.46	95
Less: Overhead expense	3.56	2.28	91	4.31	2.68	91	3.95	2.57	89	4.62	2.69	96	4.58	2.71	96
Less: Provision for credit losses	0.63	-0.12	97	2.63	0.88	94	1.41	0.51	94	1.35	0.15	96	1.61	0.14	95
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0.18	0.03	91	0.04	0.02	72	0	0.01	45	0	0	26
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.46	1.78	87	0.58	0.64	37	1.63	1.04	86	1.78	1.56	69	1.79	1.57	71
Less: Applicable income taxes (tax equivalent)	0.59	0.40	84	0.15	0.16	43	0.37	0.23	87	0.42	0.36	71	0.41	0.33	70
Less: Minority interest	0	0	82	0	0	82	0	0	82	0	0	75	0	0	75
Equals: Net operating income	1.87	1.36	86	0.42	0.48	37	1.26	0.81	83	1.36	1.19	69	1.38	1.24	68
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.87	1.35	86	0.42	0.48	37	1.26	0.82	82	1.36	1.19	69	1.38	1.24	68
Memo: Net income (last four quarters)	1.61	1.07	87	1.08	0.98	59	1.26	0.82	82	1.36	1.19	69	1.38	1.24	68
Net income-BHC and noncontrolling (minority) interest	1.87	1.37	86	0.42	0.49	35	1.26	0.83	82	1.36	1.20	69	1.38	1.25	67
Margin Analysis															
Average earning assets / Average assets	93.39	93.08	55	92.44	91.24	64	93.24	92.32	62	92.47	91.05	65	92.86	91.48	64
Average interest-bearing funds / Average assets	59.21	62.97	37	64.49	66.92	39	61.50	64.06	40	64.47	65.57	44	63.87	65.56	40
Interest income (tax equivalent) / Average earning assets	5.19	3.18	96	7.01	4.09	96	5.91	3.55	96	7.34	4.41	96	7.24	4.24	96
Interest expense / Average earning assets	0.18	0.29	29	0.75	0.85	41	0.43	0.52	43	0.93	1.08	40	0.71	0.86	39
Net interest income (tax equivalent) / Average earning assets	5.01	2.88	96	6.27	3.24	96	5.48	3.01	96	6.41	3.33	96	6.53	3.38	96
Yield or Cost															
Total loans and leases (tax equivalent)	6.67	4.05	95	8.23	4.74	95	7.30	4.27	95	8.57	5.09	95	8.43	4.95	94
Interest-bearing bank balances	0.09	0.10	29	0.91	1.16	34	0.22	0.27	41	2.42	2.04	74	2.01	1.64	80
Federal funds sold and reverse repos	0.59	0.26	78	0.72	1.34	22	0.52	0.68	51	2.34	2.44	59	2.13	2.17	55
Trading assets	0.39			0.75			0.60			0.99			1.11		
Total earning assets	5.18	3.15	96	7	4.05	96	5.90	3.51	96	7.33	4.36	96	7.23	4.20	96
Investment securities (tax equivalent)	2.11	1.84	71	2.64	2.60	50	2.42	2.25	67	2.65	2.76	43	2.39	2.68	26
US Treasury and agency securities (excluding mortgage-backed securities)	1.25	1.30	48	2.43	2.31	59	1.61	1.75	45	1.92	2.32	23	1.80	2.05	33
Mortgage-backed securities	2.18	1.60	87	2.61	2.49	63	2.48	2.05	89	2.67	2.61	60	2.36	2.50	36
All other securities	2.15	2.93	23	4.53	3.62	83	2.33	3.24	17	4.85	4.06	80	5.46	4.20	83
Interest-bearing deposits	0.15	0.26	29	0.69	0.90	27	0.38	0.53	35	0.88	1.10	31	0.62	0.81	36
Time deposits of \$250K or more	1.22	0.82	84	2.06	1.83	69	1.75	1.42	82	2.14	1.96	60	1.62	1.44	65
Time deposits < \$250K	0.97	0.78	71	1.55	1.69	36	1.39	1.36	53	1.78	1.82	44	1.36	1.29	54
Other domestic deposits	0.12	0.17	38	0.73	0.71	56	0.37	0.36	57	0.96	0.93	55	0.66	0.67	57
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.09	0.18	42	1.32	1.14	68	0.37	0.62	36	1.64	1.86	43	1.25	1.51	41
Other borrowed funds and trading liabilities	0.77	1.38	29	1.95	1.90	55	1.35	1.50	45	2.80	2.38	73	2.55	2.28	67
All interest-bearing funds	0.28	0.42	30	1.07	1.15	51	0.65	0.74	44	1.34	1.49	39	1.03	1.19	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	120,681	86,314	430,773	392,821	389,477
Fiduciary activities income	11,633	10,319	43,716	43,014	44,670
Service charges on deposit accounts - domestic	9,263	8,360	33,942	33,575	33,451
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	6,151	6,134	23,199	22,749	21,044
Insurance activities revenue.....	8	3	20	27	58
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	9,882	-10,817	-20,023	-10,587	7,124
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	678	-1,093	-1,538	-2,573	-4,920
Other non-interest income.....	83,066	73,408	351,457	306,616	288,050
Total overhead expenses	219,567	239,689	927,263	998,169	931,539
Personnel expense.....	121,951	123,972	482,643	531,886	463,122
Net occupancy expense.....	20,107	20,604	88,232	86,107	84,223
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	424	792	3,199	4,297	5,636
Other operating expenses.....	77,085	94,321	353,189	375,879	378,558
Fee income on mutual funds and annuities.....	515	468	1,893	2,150	2,411
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,547,089	1,253,469	1,633,764	1,559,203	1,222,853
Number of equivalent employees	4,302	4,408	4,321	4,717	4,836
Average personnel expense per employee.....	28.35	28.12	111.70	112.76	95.77
Average assets per employee.....	5,733.73	5,048.98	5,433.07	4,576.73	4,204.54

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.43	2.10	30	0.54	2.64	27	0.44	2.02	31	0.55	2.72	28	0.62	3.08
Overhead expenses / Net Interest Income + non-interest income	53.71	59.31	25	58.72	63.90	33	56.91	62.28	32	59.74	61.29	47	57.49	60.88
Percent of Average Assets														
Total overhead expense	3.56	2.28	91	4.31	2.68	91	3.95	2.57	89	4.62	2.69	96	4.58	2.71
Personnel expense.....	1.98	1.28	92	2.23	1.36	97	2.06	1.30	93	2.46	1.41	96	2.28	1.44
Net occupancy expense.....	0.33	0.24	82	0.37	0.27	83	0.38	0.26	89	0.40	0.28	89	0.41	0.28
Other operating expenses.....	1.26	0.73	89	1.71	0.98	86	1.52	0.94	85	1.76	0.97	87	1.89	0.97
Overhead less non-interest income	1.60	1.10	85	2.76	1.47	92	2.11	1.25	89	2.80	1.32	98	2.67	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	53.66	58.69	27	58.65	63.38	37	56.86	61.82	33	59.67	60.64	52	57.42	60.37
Personnel expense.....	29.81	33.28	27	30.34	33.17	27	29.59	32.36	28	31.80	32.39	45	28.55	32.51
Net occupancy expense.....	4.91	6.42	26	5.04	6.75	20	5.41	6.58	29	5.15	6.52	22	5.19	6.48
Other operating expenses.....	18.94	18.45	59	23.27	22.88	65	21.85	22.28	67	22.73	21.20	72	23.68	20.90
Total non-interest income	29.49	28.42	60	21.12	26.40	39	26.41	28.83	49	23.48	29.23	46	24.01	28.50
Fiduciary activities income	2.84	2.15	65	2.53	2.03	63	2.68	2.09	65	2.57	1.97	66	2.75	2.14
Service charges on domestic deposit accounts	2.26	3.21	33	2.05	3.92	25	2.08	3.27	29	2.01	3.88	28	2.06	4.15
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	1.50	2.51	51	1.50	2.81	48	1.42	2.46	49	1.36	3.54	47	1.30	3.42
Insurance activities revenue.....	0	0.38	27	0	0.40	29	0	0.41	26	0	0.47	24	0	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	2.42	0.99	82	-2.65	-0.41	12	-1.23	0.01	10	-0.63	0.28	5	0.44	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.17	3.74	15	-0.27	1.88	10	-0.09	3.92	6	-0.15	1.86	7	-0.30	1.61
Other non-interest income.....	20.30	8.65	90	17.96	9.85	86	21.55	9.65	89	18.33	10.04	87	17.75	9.86
Overhead less non-interest income	24.17	29.66	31	37.53	36.23	57	30.44	31.93	44	36.19	31.06	54	33.41	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.57	21.04	72	25.23	17.54	90	22.04	18.63	69	23.29	20.56	73	22.27	19.04
Applicable income tax + TE / Pretax net operating income + TE	23.82	22.74	65	26.73	22.86	74	22.47	21.18	52	23.78	23.23	61	22.83	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	6,174,700	5,478,157	6,057,329	5,585,658	5,290,020	12.71	58.35	
Commercial and industrial loans	2,417,823	1,917,106	2,362,487	1,893,662	1,932,906	26.12	20.75	
Loans to individuals	6,141,540	6,887,868	6,411,739	7,183,382	6,910,839	-10.84	5.10	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	1,523,859	1,372,513	1,446,866	1,486,524	1,412,071	11.03	28.16	
Other loans and leases	325,224	397,335	342,251	385,136	404,583	-18.15	-14.12	
Less: Unearned income	0	0	0	0	0	0		
Loans and leases, net of unearned income	16,583,146	16,052,979	16,620,672	16,534,362	15,950,419	3.30	24.57	
Less: Allowance for loan and lease losses	423,043	452,029	440,342	376,824	402,621	-6.41	53.31	
Net loans and leases	16,160,103	15,600,950	16,180,330	16,157,538	15,547,798	3.58	23.96	
Debt securities that reprice or mature in over 1 year	4,000,358	3,908,754	3,928,117	3,827,514	3,254,383	2.34	38.58	
Mutual funds and equity securities	19,750	17,200	23,915	24,752	22,232	14.83	-14.82	
Subtotal	20,180,211	19,526,904	20,132,362	20,009,804	18,824,413	3.35	26.55	
Interest-bearing bank balances	3,035,290	748,246	2,072,528	227,759	204,332	305.65	386.95	
Federal funds sold and reverse repos	1,500	14,850	4,215	6,700	4,775	-89.90	-95.92	
Debt securities that reprice or mature within 1 year	422,022	86,384	431,836	86,101	207,315	388.54	837.41	
Trading assets	0	0	0	0	0	0		
Total earning assets	23,639,023	20,376,384	22,640,941	20,330,364	19,240,835	16.01	41.96	
Non-interest-bearing cash and due from depository institutions	573,979	502,873	840,492	846,706	1,074,036	14.14	7.33	
Premises, fixed assets, and leases	507,753	531,778	511,141	534,934	501,817	-4.52	-6.52	
Other real estate owned	841	5,126	569	3,593	10,767	-83.59	-93.58	
Investment in unconsolidated subsidiaries	4,641	4,641	4,641	4,641	4,641	0.00		
Intangible and other assets	812,518	909,451	819,639	903,470	815,415	-10.66	6.00	
Total assets	25,538,755	22,330,253	24,817,423	22,623,708	21,647,511	14.37	37.98	
Quarterly average assets	24,666,490	22,255,922	24,368,860	22,110,511	20,931,860	10.83	34.96	
Average loans and leases (YTD)	16,522,737	16,205,257	16,324,260	15,867,751	15,187,681	1.96	24.89	
Memoranda								
Loans held-for-sale	374,289	260,855	276,734	294,187	68,865	43.49	-9.34	
Loans not held-for-sale	16,208,857	15,792,124	16,343,938	16,240,175	15,881,554	2.64	25.65	
Real estate loans secured by 1–4 family	1,667,710	1,504,587	1,621,996	1,473,163	1,339,724	10.84	52.19	
Commercial real estate loans	4,106,518	3,599,086	4,011,646	3,723,904	3,555,235	14.10	67.05	
Construction and land development	1,204,610	986,751	1,121,002	982,817	1,041,608	22.08	142.07	
Multifamily	378,822	300,482	382,032	373,221	340,078	26.07	84.00	
Nonfarm nonresidential	2,523,086	2,311,853	2,508,612	2,367,866	2,173,549	9.14	43.79	
Real estate loans secured by farmland	400,472	374,484	423,687	388,591	395,061	6.94	15.96	
Total investment securities	4,442,130	4,012,338	4,383,868	3,938,367	3,483,930	10.71	50.34	
U.S. Treasury securities	434,081	279,703	378,349	389,170	359,183	55.19	57.36	
US agency securities (excluding mortgage-backed securities)	73,249	76,528	77,296	87,078	174,809	-4.28	-84.96	
Municipal securities	98,825	65,658	92,974	68,168	78,300	50.51	14.56	
Mortgage-backed securities	3,608,445	3,555,785	3,601,633	3,351,319	2,828,713	1.48	81.74	
Asset-backed securities	195,290	4,974	197,211	5,392	6,428	3826.22	137.63	
Other debt securities	12,490	12,490	12,490	12,488	14,265	0.00	-15.42	
Mutual funds and equity securities	19,750	17,200	23,915	24,752	22,232	14.83	-14.82	
Available-for-sale securities	4,270,426	3,815,008	4,196,310	3,723,395	3,252,445	11.94	57.14	
U.S. Treasury securities	434,081	279,703	378,349	389,170	359,183	55.19	57.36	
US agency securities (excluding mortgage-backed securities)	55,770	53,009	58,294	62,071	134,828	5.21	-86.65	
Municipal securities	56,777	44,501	53,465	46,256	53,861	27.59	16.25	
Mortgage-backed securities	3,516,018	3,420,331	3,496,501	3,208,018	2,683,880	2.80	89.55	
Asset-backed securities	195,290	4,974	197,211	5,392	6,428	3826.22	137.63	
Other debt securities	12,490	12,490	12,490	12,488	14,265	0.00	-15.42	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	3,593	5,152	5,516	1,388	-5,458	-30.26	4.87	
Available-for-sale securities appreciation (depreciation)	109,028	136,070	159,039	58,591	-38,156	-19.87	338.43	
Structured notes, fair value	0	0	0	0	0	0		
Pledged securities	3,626,599	3,167,865	3,330,166	2,969,344	2,743,537	14.48	74.34	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,331,465	1,242,963	1,365,413	1,267,955	1,189,011	489.84	758.80
NOW, ATS and transaction accounts	3,594,261	687,350	760,586	648,221	563,597	422.92	1557.94
Time deposits less brokered deposits < \$250K	642,178	791,848	775,397	893,488	844,180	-18.90	
MMDA and other savings accounts	9,304,572	13,800,794	17,252,663	13,542,719	13,091,225	-32.58	-22.83
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	20,872,476	16,522,955	20,154,059	16,352,383	15,688,013	26.32	49.11
Time deposits of \$250K or more	170,082	315,724	191,186	437,381	576,223	-46.13	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	162,331	107,731	157,588	191,787	21,622	50.68	35.46
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	299,676	649,701	299,526	849,572	599,738	-53.87	-40.11
Other borrowings w/remaining maturity over 1 year	5,431	305,474	5,528	303,484	597,758	-98.22	-98.19
Brokered deposits < \$250K	373,020	1,040,123	417,217	1,150,261	1,187,873	-64.14	
Noncore funding	1,010,540	2,418,753	1,071,045	2,932,485	2,983,214	-58.22	-48.27
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	298,248	348,013	298,189	347,955	347,720	-14.30	49.12
Other liabilities	587,714	563,271	595,233	588,199	462,995	4.34	43.81
Total liabilities	22,768,978	19,852,992	22,118,526	20,221,022	19,481,942	14.69	37.49
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,575	1,575	1,575	1,575	1,575	0.00	0.00
Common surplus	10,313	8,669	8,987	7,474	6,172	18.96	165.80
Retained earnings	3,125,584	2,793,923	3,018,257	2,778,464	2,542,844	11.87	51.85
Accumulated other comprehensive income	-24,985	16,488	13,249	-42,817	-111,530		
Other equity capital components	-343,075	-343,726	-343,529	-342,335	-273,787		
Total holding company equity capital	2,769,412	2,476,929	2,698,539	2,402,361	2,165,274	11.81	42.10
Noncontrolling (minority) interest in subsidiaries	365	332	358	325	295	9.94	46.00
Total equity capital, including minority interest	2,769,777	2,477,261	2,698,897	2,402,686	2,165,569	11.81	42.10
Total liabilities and capital	25,538,755	22,330,253	24,817,423	22,623,708	21,647,511	14.37	37.98
Memoranda							
Non-interest-bearing deposits	7,331,465	5,023,881	7,163,439	5,194,273	5,349,034	45.93	60.94
Interest-bearing deposits	14,084,113	12,854,921	13,599,023	12,745,752	12,103,075	9.56	34.45
Total deposits	21,415,578	17,878,802	20,762,462	17,940,025	17,452,109	19.78	42.48
Long-term debt that reprices within 1 year	299,705	299,198	299,578	299,072	647,625	0.17	-14.37
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,698,539	2,402,361	2,402,361	2,165,274	1,963,157		
Accounting restatements	0	0	0	0	0		
Net income	115,379	23,510	296,123	292,939	280,106		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	2,069	1,754	2,269	2,104	1,478		
Less: Purchase of treasury stock	288	1,951	1,951	69,349	35,050		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	8,052	8,050	56,329	57,319	55,169		
Change in other comprehensive income	-38,235	59,305	56,066	68,712	10,752		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,769,412	2,476,929	2,698,539	2,402,361	2,165,274		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	24.18	36.10	24	24.53	38.37	26	24.41	36.22	26	24.69	37.78	26	24.44	37.19	26
Commercial and industrial loans	9.47	13.88	26	8.59	12.73	30	9.52	13.52	26	8.37	12.02	32	8.93	12.85	33
Loans to individuals	24.05	3.42	94	30.85	3.84	95	25.84	3.40	95	31.75	4.20	96	31.92	4.31	95
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	5.97	0.19	97	6.15	0.20	96	5.83	0.19	97	6.57	0.24	96	6.52	0.30	96
Other loans and leases.....	1.27	4.29	23	1.78	4.96	23	1.38	4.63	23	1.70	5.01	22	1.87	5	25
Net loans and leases.....	63.28	60.99	55	69.86	64.23	63	65.20	61.58	55	71.42	63.77	65	71.82	63.98	68
Debt securities over 1 year.....	15.66	16.70	49	17.50	14.63	65	15.83	15.55	52	16.92	14.60	61	15.03	14.63	55
Mutual funds and equity securities	0.08	0.06	70	0.08	0.05	73	0.10	0.05	76	0.11	0.06	74	0.10	0.06	76
Subtotal	79.02	78.43	41	87.45	80.12	79	81.12	78.16	53	88.45	79.65	83	86.96	79.97	75
Interest-bearing bank balances	11.89	9.08	70	3.35	4.14	47	8.35	7.51	58	1.01	3.06	26	0.94	3.04	27
Federal funds sold and reverse repos	0.01	0.50	61	0.07	0.78	69	0.02	0.82	66	0.03	1.57	62	0.02	1.66	61
Debt securities 1 year or less	1.65	1.59	63	0.39	1.72	24	1.74	1.68	62	0.38	1.91	24	0.96	1.96	42
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	92.56	91.48	63	91.25	89.78	66	91.23	91.05	55	89.86	89.53	53	88.88	89.74	39
Non-interest cash and due from depository institutions.....	2.25	1	97	2.25	1.12	97	3.39	1.07	98	3.74	1.14	98	4.96	1.21	99
Other real estate owned.....	0	0.02	29	0.02	0.03	54	0	0.02	22	0.02	0.03	45	0.05	0.04	63
All other assets.....	5.19	7.44	24	6.50	9.05	22	5.38	7.82	21	6.39	9.27	19	6.16	8.98	23
Memoranda															
Short-term investments	13.54	11.92	64	3.80	7.73	38	10.11	11.17	52	1.42	7.63	14	1.92	7.80	27
U.S. Treasury securities.....	1.70	0.98	76	1.25	0.86	73	1.52	0.84	77	1.72	1.03	72	1.66	1.04	73
US agency securities (excluding mortgage-backed securities)	0.29	0.73	47	0.34	0.51	52	0.31	0.63	51	0.38	0.54	53	0.81	0.69	68
Municipal securities	0.39	1.77	32	0.29	1.44	32	0.37	1.69	32	0.30	1.34	35	0.36	1.62	34
Mortgage-backed securities	14.13	12.38	59	15.92	11.43	75	14.51	11.75	65	14.81	11.44	72	13.07	11.13	61
Asset-backed securities	0.76	0.35	79	0.02	0.27	57	0.79	0.32	79	0.02	0.28	56	0.03	0.33	57
Other debt securities	0.05	0.46	41	0.06	0.39	45	0.05	0.42	44	0.06	0.39	46	0.07	0.41	48
Loans held-for-sale.....	1.47	0.46	88	1.17	0.40	87	1.12	0.52	80	1.30	0.39	87	0.32	0.30	62
Loans held for investment	63.47	61.15	55	70.72	64.43	66	65.86	61.72	58	71.78	63.50	70	73.36	63.93	76
Real estate loans secured by 1–4 family	6.53	11.69	29	6.74	13.18	27	6.54	11.91	27	6.51	13.29	25	6.19	13.46	23
Revolving	1.37	1.51	55	2.13	2.02	55	1.53	1.66	54	2.15	2.07	57	2.42	2.27	58
Closed-end, secured by first liens	5.01	9.76	29	4.39	10.62	25	4.85	9.81	27	4.14	10.69	23	3.54	10.57	19
Closed-end, secured by junior liens	0.14	0.21	48	0.22	0.28	54	0.16	0.22	51	0.23	0.28	56	0.23	0.31	51
Commercial real estate loans	16.08	22.27	30	16.12	23.11	30	16.16	22.22	31	16.46	22.23	35	16.42	21.58	37
Construction and land development.....	4.72	3.32	68	4.42	3.46	64	4.52	3.40	65	4.34	3.44	62	4.81	3.51	66
Multifamily.....	1.48	3.21	34	1.35	3.23	30	1.54	3.12	33	1.65	3.01	41	1.57	2.72	40
Nonfarm nonresidential	9.88	14.77	29	10.35	15.32	33	10.11	14.72	31	10.47	14.69	36	10.04	14.44	36
Real estate loans secured by farmland.....	1.57	0.33	91	1.68	0.35	89	1.71	0.33	92	1.72	0.36	89	1.82	0.41	89

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	37.23	57.91	18	34.13	57.83	19	36.44	57.15	20	33.78	57.46	17	33.17	56.49	16
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	10.06	19.43	22	9.37	20.44	19	9.76	19.43	21	8.91	20.75	16	8.40	21.10	15
Real estate loans secured by 1–4 family.....	2.12	2.45	49	2.96	3.09	50	2.28	2.64	48	2.94	3.15	49	3.28	3.50	49
Revolving	7.94	16.76	20	6.41	17.13	16	7.48	16.59	20	5.97	17.39	15	5.12	17.39	13
Closed-end.....	24.76	35.36	29	22.42	34.31	27	24.14	34.63	27	22.52	33.52	30	22.29	32.14	33
Construction and land development.....	7.26	5.29	70	6.15	5.12	62	6.74	5.26	65	5.94	5.09	62	6.53	5.20	64
1–4 family.....	0.37	1.05	36	0.47	0.98	44	0.38	0.93	40	0.63	0.94	50	0.46	1.02	42
Other.....	6.89	4.21	79	5.68	4	70	6.37	4.19	74	5.32	4.02	68	6.07	4.05	71
Multifamily.....	2.28	5.08	28	1.87	4.90	29	2.30	4.96	31	2.26	4.69	34	2.13	4.10	36
Nonfarm nonresidential	15.21	23.47	28	14.40	22.69	30	15.09	22.93	27	14.32	22.15	32	13.63	21.40	34
Owner-occupied.....	6.50	7.93	42	6.33	7.70	41	6.59	7.68	42	6.24	7.72	42	6.03	8.03	40
Other.....	8.71	15.25	28	8.07	14.76	28	8.50	14.95	28	8.09	14.34	29	7.60	13.38	28
Real estate loans secured by farmland.....	2.41	0.56	89	2.33	0.53	87	2.55	0.54	89	2.35	0.55	87	2.48	0.63	86
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	14.58	23.16	21	11.94	20.31	24	14.21	22.17	20	11.45	19.53	23	12.12	20.32	23
Loans to individuals	37.03	6.02	95	42.91	6.48	95	38.58	6.13	94	43.45	7.13	95	43.33	7.36	94
Credit card loans	32.99	0.50	97	38.23	0.71	95	34.54	0.65	96	38.69	0.81	96	38.47	1.02	95
Agricultural loans.....	9.19	0.33	98	8.55	0.31	96	8.71	0.32	97	8.99	0.37	96	8.85	0.46	96
Other loans and leases.....	1.96	8.05	23	2.48	9.38	24	2.06	9.09	23	2.33	9.85	20	2.54	9.66	24
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	192.88	382.51	15	189.33	401.07	17	194.83	381.27	17	199.34	391.26	20	199.25	379.80	22
Real estate loans secured by 1–4 family.....	52.10	124.29	23	52	138.65	21	52.17	125.03	24	52.57	138.18	19	50.46	137.84	19
Revolving	10.97	16.14	45	16.43	21.22	47	12.18	17.42	44	17.33	21.26	48	19.70	23.33	49
Closed-end.....	41.13	106.79	20	35.58	115.78	17	40	106.14	20	35.24	115.20	16	30.76	112.79	15
Commercial real estate loans	128.28	237.40	24	124.39	240.54	27	129.03	234.65	26	132.90	229.44	31	133.91	219.72	35
Construction and land development.....	37.63	35.26	58	34.10	35.93	50	36.06	35.62	57	35.08	34.95	54	39.23	35.36	58
1–4 family.....	1.94	6.84	34	2.60	6.92	41	2.02	6.34	37	3.71	6.61	48	2.78	7.04	39
Other.....	35.69	28.01	65	31.50	27.85	59	34.04	28.16	63	31.37	27.32	58	36.45	27.26	65
Multifamily.....	11.83	34.02	26	10.39	33.54	23	12.29	32.74	27	13.32	31.04	32	12.81	27.85	35
Nonfarm nonresidential	78.82	157.71	24	79.90	159.79	26	80.69	155.06	26	84.51	152.10	30	81.87	147.22	33
Owner-occupied.....	33.68	52.99	34	35.11	54.16	36	35.24	52.37	35	36.79	53.07	38	36.20	54.89	37
Other.....	45.14	102.29	26	44.79	103.49	24	45.45	100.54	28	47.71	97.41	30	45.67	91.80	29
Real estate loans secured by farmland.....	12.51	3.50	86	12.94	3.48	84	13.63	3.44	87	13.87	3.60	85	14.88	4.02	85
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	75.53	145.22	16	66.26	132.09	23	75.99	139.91	20	67.58	122.02	27	72.80	128.82	29
Loans to individuals	191.85	35.91	95	238.06	40.80	95	206.23	37.47	96	256.36	43.51	95	260.30	42.67	95
Credit card loans	170.87	2.59	97	212.10	3.94	97	184.65	3.30	97	228.29	4.34	96	231.10	5.31	96
Agricultural loans.....	47.60	1.94	97	47.44	1.90	97	46.54	1.88	97	53.05	2.18	97	53.19	2.72	97
Other loans and leases.....	10.16	47.52	19	13.73	54.71	19	11.01	49.54	18	13.74	52.44	17	15.24	51.79	20
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.85	27.81	25	16.62	27.16	25	18.11	27.32	26	16.90	26.45	29	16.89	24.79	34
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	97.62	185.94	22	92.22	188.67	23	96.83	183.76	24	99.71	178.57	29	101.45	167.93	32
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	131.30	243.39	24	127.33	248.20	25	132.07	240.85	25	136.50	236.10	30	137.65	225.98	33

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.54	11.92	64	3.80	7.73	38	10.11	11.17	52	1.42	7.63	14	1.92	7.80	27
Liquid assets	29.54	27.16	59	22.62	22.73	58	27.45	26.22	59	21.33	22.44	57	21.29	22.72	59
Investment securities	17.39	18.78	46	17.97	16.91	58	17.66	17.85	50	17.41	16.99	56	16.09	17.27	49
Net loans and leases	63.28	60.99	55	69.86	64.23	63	65.20	61.58	55	71.42	63.77	65	71.82	63.98	68
Net loans, leases and standby letters of credit	63.80	61.79	55	70.34	65.22	62	65.71	62.48	55	71.91	64.84	64	72.52	65.07	68
Core deposits	81.73	73.69	79	73.99	64.18	74	81.21	70.67	86	72.28	63.09	67	72.47	62.13	68
Noncore funding	3.96	11.95	18	10.83	19.78	24	4.32	14.13	13	12.96	19.36	37	13.78	21.34	33
Time deposits of \$250K or more	0.67	1.96	18	1.41	2.95	25	0.77	2.11	20	1.93	2.94	34	2.66	2.89	49
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.64	1.22	49	0.48	1.77	34	0.63	1.47	46	0.85	1.94	48	0.10	1.97	21
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.63	0.60	58	0.42	0.97	45	0.62	0.54	58	0.82	0.48	61	0.08	0.54	35
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.17	1.11	61	2.91	3.69	45	1.21	1.24	58	3.76	3.01	62	2.77	3.67	45
Earning assets that reprice within 1 year	47.40	38.67	71	45.43	39.59	65	45.84	39.38	65	46.14	39.29	73	47.74	40.29	75
Interest-bearing liabilities that reprice within 1 year	3.06	7.73	13	7.08	10.23	32	3.88	8.20	20	7.92	10.19	40	8.30	10.01	50
Long-term debt that reprices within 1 year	1.17	0.28	86	1.34	0.79	78	1.21	0.47	82	1.32	0.96	74	2.99	1.34	78
Net assets that reprice within 1 year	43.16	29.49	82	37.01	27.26	73	40.75	29.11	79	36.90	26.63	79	36.45	27.38	73
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-12.13	-0.51	17	8.03	14.37	30	-7.14	3.20	20	13.05	14.45	49	13.63	16.62	44
Net short-term noncore funding dependence	-12.44	-6.88	27	6.02	4.94	50	-7.49	-4.76	32	11	3.38	74	9.64	4.66	63
Short-term investment / Short-term noncore funding	364.67	246.74	76	41.96	77.70	44	250.47	184.19	71	12.71	77.77	14	18.66	66.46	28
Liquid assets - short-term noncore funding / Nonliquid assets	36.65	30.67	63	17.51	16.50	58	32.27	28.18	60	12.95	16.97	50	13.95	16.04	57
Net loans and leases / Total deposits	75.46	76.22	50	87.26	88.34	44	77.93	79.43	45	90.06	90.31	45	89.09	90.08	46
Net loans and leases / Core deposits	77.42	83.77	40	94.42	101.46	40	80.28	88.34	37	98.81	103.93	45	99.11	105	43
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.13	0.62	40	0.21	1.57	23	0.21	1.57	22	0.06	0.72	23	-0.24	-0.82	57
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.92	1.31	87	5.57	3.85	78	5.96	4.31	74	2.42	1.36	78	-1.69	-1.98	55
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	3.42	12.84	50	4.49	12.92	48	3.73	11.38	50	4.83	12.67	50	6.01	16.19	38
Available-for-sale securities	96.13	85.49	53	95.08	85.17	53	95.72	87.23	47	94.54	85.40	52	93.36	81.88	63
U.S. Treasury securities	9.77	5.10	78	6.97	5.04	72	8.63	4.72	78	9.88	6.15	73	10.31	6.99	71
US agency securities (excluding mortgage-backed securities)	1.65	4.35	47	1.91	3.36	53	1.76	4.01	50	2.21	3.49	53	5.02	4.02	69
Municipal securities	2.22	9.71	35	1.64	8.69	29	2.12	9.83	35	1.73	7.75	32	2.25	9.16	35
Mortgage-backed securities	81.23	66.67	70	88.62	68.40	80	82.16	66.64	70	85.09	67.43	76	81.19	65.45	74
Asset-backed securities	4.40	1.97	76	0.12	1.67	56	4.50	1.91	77	0.14	1.66	56	0.18	2.05	57
Other debt securities	0.28	3.05	41	0.31	2.67	42	0.28	3.01	42	0.32	2.94	44	0.41	2.79	45
Mutual funds and equity securities	0.44	0.36	72	0.43	0.35	68	0.55	0.35	71	0.63	0.40	69	0.64	0.42	67
Debt securities 1 year or less	9.50	9.29	62	2.15	10.98	13	9.85	10.55	57	2.19	11.86	15	5.95	11.91	39
Debt securities 1 to 5 years	21.16	16.09	67	21.34	17.72	63	20.74	17.03	62	21.49	17.94	62	18.38	19.18	56
Debt securities over 5 years	68.89	72.48	38	76.08	67.50	52	68.87	69.86	43	75.70	66.02	53	75.03	64.73	55
Pledged securities	81.64	33.48	96	78.95	36.65	94	75.96	35.67	92	75.40	30.57	96	78.75	33.30	94
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	307.17	156.41	82	12.60	53.90	39	682.56	183.32	91	-23.02	26.69	16	-33.54	6.77	8
Investment securities	10.71	31.91	24	10.78	9.51	61	11.31	23.62	35	13.04	11.75	65	15.16	9.42	72
Core deposits	26.32	29.18	46	4.70	12	24	23.25	26.88	43	4.23	11.23	26	3.97	7.29	45
Noncore funding	-58.22	-25.09	9	-14.03	16.35	13	-63.48	-12.18	3	-1.70	6.59	39	10.11	10.67	56

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			31,857,677	32,902,162	32,234,680
Commit: Secured commercial real estate loans	1,455,517	1,169,970	1,532,438	1,106,665	952,805
Commit: Unsecured real estate loans	25,972	35,606	30,651	24,966	41,784
Credit card lines (reported semiannually, June/Dec)	0	0	25,969,875	27,947,138	27,763,803
Securities underwriting	0	0	0	0	0
Standby letters of credit	132,692	105,907	126,348	110,171	150,961
Commercial and similar letters of credit	595	153	671	443	517
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	614,293	316,237	575,579	189,923	116,243
Written options contracts (interest rate)	390,194	380,960	401,862	148,956	98,225
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	258,038	313,977	259,569	341,976	394,201
Futures and forward foreign exchange	205,552	243,021	238,641	186,146	130,713
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						128.37	22.01	97	145.43	23.52	97	148.91	24.05	97	
Standby letters of credit	0.52	0.67	52	0.47	0.78	45	0.51	0.71	50	0.49	0.84	44	0.70	0.92	50
Commercial and similar letters of credit	0	0.02	48	0	0.02	44	0	0.02	49	0	0.02	44	0	0.02	40
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	5.75	42.67	20	5.62	54.47	15	5.95	48.62	17	3.83	68.47	14	3.42	65.81	16
Interest rate contracts	4.94	30.32	20	4.53	40.32	14	4.98	34.36	17	3.01	47.31	13	2.81	43.84	15
Interest rate futures and forward contracts	2.41	4.59	73	1.42	11.14	59	2.32	6.21	68	0.84	10.67	59	0.54	11.40	57
Written options contracts (interest rate)	1.53	2	62	1.71	2.54	61	1.62	2.18	62	0.66	2.47	56	0.45	2.16	50
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	1.01	20.33	14	1.41	23.70	12	1.05	20.83	11	1.51	28.86	14	1.82	26.74	15
Foreign exchange contracts	0.80	6.19	73	1.09	6.58	70	0.96	6.01	71	0.82	10.12	66	0.60	10.92	68
Futures and forward foreign exchange contracts	0.80	3.83	76	1.09	4.16	74	0.96	3.47	76	0.82	5.23	72	0.60	5.22	73
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							195.16	42.82	96	207.35	45.53	96	212.24	44.93	96

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,468,077	1,254,195	1,475,651	867,001	739,382
Interest rate contracts	1,262,525	1,011,174	1,237,010	680,855	608,669
Foreign exchange contracts.....	205,552	243,021	238,641	186,146	130,713
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	819,845	559,258	814,220	376,069	246,956
Written options	390,194	380,960	401,862	148,956	98,225
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	390,194	380,960	401,862	148,956	98,225
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	258,038	313,977	259,569	341,976	394,201
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,468,077	1,254,195	1,475,651	867,001	739,382
Interest rate contracts	1,262,525	1,011,174	1,237,010	680,855	608,669
Foreign exchange contracts.....	205,552	243,021	238,641	186,146	130,713
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,077,883	873,234	1,073,789	718,045	641,155
One year or less	911,161	715,716	889,565	546,308	388,030
Over 1 year to 5 years	27,793	15,159	44,412	28,539	72,692
Over 5 years	138,929	142,359	139,812	143,198	180,433
Gross negative fair value (absolute value)	6,624	16,763	13,935	5,712	6,068
Gross positive fair value.....	28,691	43,678	41,876	16,318	4,564
Held for trading.....	0	0	0	0	0
Non-traded.....	28,691	43,678	41,876	16,318	4,564
Current credit exposure on risk-based capital derivative contracts	25,516	34,635	30,413	14,979	3,829
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	86	94.52	18	80.62	94.85	15	83.83	94.10	17	78.53	93.44	19	82.32	92.91	21
Percent of Notional Amount															
Interest rate contracts	14	3.16	87	19.38	3.08	89	16.17	3.49	88	21.47	3.20	89	17.68	3.39	88
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Equity, commodity, and other contracts	55.84	12.82	93	44.59	13.53	86	55.18	14.05	94	43.38	13.49	85	33.40	12.78	84
Futures and forwards	26.58	8.11	87	30.37	7.86	88	27.23	8.18	86	17.18	5.91	87	13.28	6.60	78
Written options	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Exchange-traded	26.58	7.80	87	30.37	7.35	88	27.23	7.73	87	17.18	5.10	90	13.28	5.49	82
Over-the-counter	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Purchased options	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Exchange-traded	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Over-the-counter	17.58	69.64	11	25.03	69.06	13	17.59	68.76	13	39.44	69.75	18	53.31	70.34	24
Swaps	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Held for trading	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Interest rate contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Foreign exchange contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	86	54.11	63	80.62	52.13	65	83.83	53.82	64	78.53	52.22	64	82.32	50.60	66
Foreign exchange contracts	14	0.45	94	19.38	0.31	95	16.17	0.46	95	21.47	0.34	95	17.68	0.57	94
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	73.42	90.92	17	69.63	91.11	15	72.77	91.48	17	82.82	93.86	16	86.71	94.47	24
One year or less	62.06	26.80	81	57.07	31.34	77	60.28	32.05	78	63.01	32.17	77	52.48	32.51	71
Over 1 year to 5 years	1.89	28.69	13	1.21	27.94	14	3.01	27.06	14	3.29	30.45	18	9.83	31.16	20
Over 5 years	9.46	30.03	26	11.35	31.18	29	9.47	29.56	26	16.52	28.09	37	24.40	28.71	52
Gross negative fair value (absolute value)	0.45	1.21	20	1.34	1.98	45	0.94	1.55	42	0.66	0.83	49	0.82	0.72	59
Gross positive fair value	1.95	1.70	60	3.48	2.69	63	2.84	2.23	65	1.88	1.19	79	0.62	0.85	31
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	15	0.01	0.11	17	0.01	0.07	21	0	0.06	16	0	0.06	24
Gross positive fair value (X)	0.01	0.07	24	0.02	0.13	22	0.02	0.09	22	0.01	0.07	25	0	0.06	16
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	54	0.02	0.02	60	0.02	0.02	64	0.01	0.01	65	0	0.01	43
Current credit exposure (X)	0.01	0.05	30	0.01	0.09	28	0.01	0.06	28	0.01	0.05	30	0	0.04	22
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.13	0.61	29	0.18	1.16	29	0.16	0.85	28	0.08	0.73	30	0.02	0.53	20

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	440,342	376,824	376,824	402,621	392,692
Gross losses	71,693	87,987	338,861	403,244	374,075
Write-downs, transfers to loans held-for-sale	0	0	0	11,215	513
Recoveries	15,847	16,750	70,907	86,287	57,239
Net losses	55,846	71,237	267,954	316,957	316,836
Provision for loan and lease losses	38,547	146,442	331,472	291,160	326,765
Adjustments	0	0	0	0	0
Ending balance	423,043	452,029	440,342	376,824	402,621
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.63	-0.11	97	2.63	0.87	94	1.41	0.51	94	1.35	0.15	96	1.61	0.14
Provision for loan and lease losses / Average loans and leases	0.93	-0.20	97	3.61	1.41	92	2.03	0.82	92	1.83	0.24	95	2.15	0.24
Provision for loan and lease losses / Net loan and lease losses	69.02	-168.35	77	205.57	730.69	15	123.70	487.86	4	91.86	130.58	19	103.13	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	2.61	1.49	91	2.86	1.32	92	2.69	1.58	89	2.32	0.83	95	2.54	0.90
Allowance for loan and lease losses / Total loans and leases	2.55	1.47	91	2.82	1.30	92	2.65	1.55	89	2.28	0.81	95	2.52	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	1.89	18.09	1	1.59	10.10	4	1.64	11.58	2	1.19	8.03	5	1.27	7.54
Allowance for loan and lease losses / Nonaccrual assets	410.73	291.29	77	427.16	310.68	78	452.28	299.17	81	338.18	218.72	83	353.26	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	398.95	246.27	80	410.45	221.69	86	331.80	244.34	72	328.21	151.73	89	331.62	160.51
Gross loan and lease losses / Average loans and leases	1.74	0.24	96	2.17	0.34	95	2.08	0.34	95	2.54	0.28	95	2.46	0.30
Recoveries / Average loans and leases	0.38	0.08	94	0.41	0.07	95	0.43	0.07	94	0.54	0.08	96	0.38	0.09
Net losses / Average loans and leases	1.35	0.16	97	1.76	0.27	95	1.64	0.27	94	2	0.21	95	2.09	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0.07	0	97	0	84
Recoveries / Prior year-end losses	4.68	7.39	33	4.15	8.09	22	17.58	33.98	19	23.07	36.22	31	17.33	41.30
Earnings coverage of net loan and lease losses (X)	3.40	25.70	15	2.50	17.23	21	2.66	22.91	13	2.13	24.40	11	2.17	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	0.03	25	-0.02	0.01	17	-0.01	0.04	10	-0.01	0.01	18	-0.04	0.02
Real estate loans secured by 1–4 family	-0.03	-0.01	27	-0.04	0.01	10	-0.04	0.01	14	-0.01	0.01	27	-0.04	0.01
Revolving	-0.02	-0.03	40	-0.02	0	32	-0.09	0.01	13	0.03	0.02	62	-0.04	0.03
Closed-end	-0.03	-0.01	23	-0.06	0.01	7	-0.02	0	20	-0.03	0	13	-0.05	0.01
Commercial real estate loans	-0.01	0.05	20	-0.01	0.01	17	0	0.07	8	-0.01	0.01	10	-0.05	0.01
Construction and land development	-0.02	0	24	-0.04	-0.01	22	-0.02	0	23	-0.01	-0.01	32	-0.02	-0.03
1–4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01
Other	-0.02	0	20	-0.04	-0.01	16	-0.02	0	18	-0.01	-0.01	29	-0.02	-0.02
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0
Nonfarm nonresidential	0	0.07	23	0	0.02	21	0.01	0.11	24	-0.02	0.02	10	-0.07	0.02
Owner-occupied	0	0.01	65	0	0.01	43	0.01	0.02	57	-0.01	0.01	9	-0.01	0.01
Other	0	0.06	20	0	0.01	19	0	0.08	8	0	0.01	16	-0.05	0.01
Real estate loans secured by farmland	0	0	57	0	0.01	51	0.01	0.02	75	0.01	0.01	77	0.01	0
Commercial and industrial loans	0.34	0.20	72	0.60	0.48	71	0.47	0.47	58	0.58	0.37	79	0.58	0.31
Loans to individuals	3.43	1.06	92	3.93	1.43	92	4	1.13	93	4.47	1.17	95	4.46	1.16
Credit card loans	3.58	2.41	77	4.10	3.52	59	4.22	2.92	77	4.66	3.11	81	4.62	2.92
Agricultural loans	0.27	0.02	90	0.17	0.11	86	0.37	0.19	83	0.14	0.08	74	-0.05	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.30	0.09	87	0.40	0.15	80	-1.20	0.15	0	-4.31	0.15	0	0.11	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		121,825		162,118		122,043		154,175		123,439
90+ days past due loans and leases		3,042		4,307		35,353		3,387		7,437
Nonaccrual loans and leases.....		102,998		105,823		97,360		111,426		113,974
Total past due and nonaccrual loans and leases.....		227,865		272,248		254,756		268,988		244,850
Restructured 30–89 days past due		6,162		7,791		5,984		9,100		14,302
Restructured 90+ days past due		1,519		1,505		1,824		1,669		1,604
Restructured nonaccrual		5,799		9,319		6,028		9,387		10,326
Total restructured loans and leases		13,480		18,615		13,836		20,156		26,232
30–89 days past due loans held for sale		0		2,173		0		2,674		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		2,173		0		2,674		0
Restructured loans and leases in compliance		62,350		81,183		73,411		79,556		78,468
Other real estate owned.....		841		5,126		569		3,593		10,767
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.73	0.33	88	1.01	0.52	85	0.73	0.39	84	0.93
90+ days past due loans and leases	0.02	0.11	44	0.03	0.12	46	0.21	0.12	80	0.02
Nonaccrual loans and leases.....	0.62	0.65	56	0.66	0.57	64	0.59	0.66	51	0.67
90+ days past due and nonaccrual loans and leases.....	0.64	0.82	48	0.69	0.75	52	0.80	0.85	54	0.69
30–89 days past due restructured.....	0.04	0.01	88	0.05	0.01	88	0.04	0.01	83	0.06
90+ days past due restructured	0.01	0	85	0.01	0.01	80	0.01	0.01	86	0.01
Nonaccrual restructured.....	0.03	0.13	26	0.06	0.14	34	0.04	0.13	24	0.06
30–89 days past due loans held for sale	0	0	41	0.01	0	91	0	0	38	0.02
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.73	0.33	88	1.01	0.52	85	0.73	0.40	84	0.93
90+ days past due assets	0.02	0.11	44	0.03	0.12	45	0.21	0.12	80	0.02
Nonaccrual assets	0.62	0.66	55	0.66	0.58	63	0.59	0.67	51	0.67
30+ days past due and nonaccrual assets	1.37	1.18	67	1.70	1.32	79	1.53	1.29	70	1.63
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.42	0.50	50	0.49	0.48	60	0.53	0.52	58	0.51
90+ days past due and nonaccrual assets + other real estate owned	0.42	0.53	45	0.52	0.51	58	0.54	0.55	58	0.52
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.68	0.58	64	0.90	0.57	83	0.72	0.60	67	0.91
Allowance for loan and lease losses	41.10	69.27	29	44.56	74.58	24	40.68	66.66	27	54.49
Equity capital + allowance for loan and lease losses	5.45	5.03	61	6.88	4.68	77	5.71	4.97	65	7.39
Tier 1 capital + allowance for loan and lease losses	5.43	5.96	49	6.96	5.89	64	5.76	6.05	53	7.33
Loans and leases + other real estate owned	1.05	0.97	61	1.25	0.91	79	1.08	0.97	63	1.24

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.41	0.31	76	1.14	0.48	91	0.85	0.39	87	0.68	0.38	84	0.50	0.42	69
	90+ days past due		0.03	0.13	55	0.04	0.12	60	0.55	0.16	87	0.04	0.16	52	0.04	0.22	47
	Nonaccrual.....		0.18	0.76	12	0.26	0.54	25	0.20	0.76	12	0.27	0.46	32	0.30	0.57	29
Commercial and industrial	30–89 days past due		0.26	0.22	68	0.95	0.36	88	0.28	0.23	71	1.07	0.31	91	0.35	0.30	66
	90+ days past due		0	0.02	48	0.02	0.03	59	0.08	0.03	81	0.01	0.05	38	0.22	0.05	90
	Nonaccrual.....		0.16	0.69	12	0.30	0.90	19	0.18	0.75	14	0.27	0.83	20	0.27	0.76	25
Individuals	30–89 days past due		0.71	0.53	68	1.11	0.84	65	0.87	0.83	56	1.19	0.83	69	1.26	0.84	74
	90+ days past due		0	0.11	43	0.01	0.15	43	0.01	0.14	42	0.01	0.17	41	0.01	0.16	38
	Nonaccrual.....		0.81	0.22	91	1.16	0.19	95	0.88	0.28	90	1.17	0.17	96	1.27	0.23	94
Depository institution loans	30–89 days past due			0.01			0.01			0			0				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due		3.02	0.17	98	0.30	0.35	66	0.55	0.17	85	0.65	0.24	81	0.20	0.17	71
	90+ days past due		0.04	0	94	0.05	0.02	85	0	0	89	0	0	42	0	0	43
	Nonaccrual.....		2.50	0.44	90	0.41	0.76	67	1.67	0.49	86	0.47	0.67	65	0.37	0.75	59
Foreign governments	30–89 days past due			0.03			10.34			0			0.07				0.01
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.04			0.05			0.09			0.03				0.06
Other loans and leases	30–89 days past due		0.13	0.13	69	0.22	0.26	62	0.17	0.18	66	0.29	0.20	70	0.09	0.17	53
	90+ days past due		0	0.01	74	0	0.01	71	0	0.01	72	0	0.01	70	0	0.01	71
	Nonaccrual.....		0.01	0.15	44	0.03	0.13	43	0.03	0.15	48	0.05	0.13	52	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		0.35	0.47	46	0.48	0.73	34	0.42	0.65	36	0.47	0.67	42	0.48	0.71	38
1–4 family	30–89 days past due	0.10	0.28	65	0.14	0.24	74	0.12	0.33	64	0.14	0.31	66	0.17	0.46	63
	90+ days past due	0.32	0.88	19	0.44	0.79	31	0.35	0.89	20	0.39	0.73	28	0.49	0.86	33
Revolving	30–89 days past due	0.10	0.31	28	0.25	0.50	28	0.33	0.48	40	0.20	0.45	23	0.17	0.50	20
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	63	0	0.05	53	0	0.05	50
	Nonaccrual	0.70	1.31	49	0.46	1.07	33	0.60	1.13	42	0.46	1	37	0.29	1.17	21
Closed-end	30–89 days past due	0.42	0.48	51	0.59	0.76	41	0.45	0.65	40	0.60	0.70	57	0.68	0.75	54
	90+ days past due	0.12	0.31	70	0.20	0.27	75	0.15	0.38	69	0.21	0.35	73	0.28	0.53	70
Junior lien	Nonaccrual	0.21	0.85	14	0.43	0.77	33	0.27	0.87	18	0.35	0.70	30	0.62	0.84	41
	30–89 days past due	0.02	0.01	74	0.03	0.02	64	0.03	0.02	77	0.03	0.02	69	0.08	0.03	89
	90+ days past due	0	0	35	0.02	0	94	0	0	74	0	0	61	0	0	54
	Nonaccrual	0.04	0.05	54	0.08	0.05	72	0.06	0.04	69	0.07	0.04	71	0.07	0.06	65
Commercial real estate	30–89 days past due	0.41	0.22	81	1.47	0.28	98	1.10	0.26	95	0.81	0.18	96	0.53	0.17	92
	90+ days past due	0.01	0.02	69	0.01	0.01	61	0.78	0.02	98	0.01	0.03	49	0	0.03	41
	Nonaccrual	0.02	0.62	3	0.04	0.32	14	0.03	0.62	6	0.06	0.23	21	0.12	0.28	29
Construction and development	30–89 days past due	0.28	0.22	73	4.81	0.32	98	2.35	0.28	95	2.38	0.28	95	0.39	0.21	75
	90+ days past due	0	0.01	35	0.02	0.01	76	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.50	11	0	0.24	11	0	0.41	11	0	0.20	12	0.01	0.19	29
1–4 family	30–89 days past due	0.03	0.03	68	0	0.06	24	0	0.03	28	0.10	0.06	77	0	0.06	25
	90+ days past due	0	0	44	0.02	0	87	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.25	0.16	78	4.81	0.24	98	2.35	0.22	95	2.28	0.20	95	0.39	0.13	83
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.43	11	0	0.18	13	0	0.35	12	0	0.17	14	0.01	0.15	34
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	2.30	0.09	97	1.41	0.08	99	0.89	0.10	97
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.53	0.20	87	0.24	0.27	51	0.36	0.23	72	0.06	0.14	32	0.54	0.17	93
	90+ days past due	0.02	0.02	73	0	0.02	57	1.24	0.02	99	0.01	0.03	56	0	0.03	46
	Nonaccrual	0.03	0.78	4	0.06	0.37	15	0.05	0.80	8	0.09	0.28	21	0.19	0.30	42
Owner Occupied	30–89 days past due	0.02	0.06	40	0.04	0.11	27	0.04	0.07	51	0.06	0.07	53	0.40	0.09	97
	90+ days past due	0.01	0	85	0	0.01	33	0	0	33	0	0.01	62	0	0.01	25
	Nonaccrual	0.03	0.32	13	0.06	0.20	26	0.05	0.27	17	0.09	0.16	37	0.12	0.17	46
Other	30–89 days past due	0.51	0.12	90	0.20	0.14	69	0.32	0.14	77	0	0.07	19	0.14	0.07	78
	90+ days past due	0	0.01	76	0	0.01	73	1.24	0.01	99	0	0.01	64	0	0.01	63
	Nonaccrual	0	0.40	10	0.01	0.16	16	0	0.44	11	0.01	0.10	21	0.07	0.13	48
Farmland	30–89 days past due	0.70	0.13	90	0.65	0.32	74	0.05	0.11	62	0.22	0.23	65	0.23	0.25	68
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	1.34	1.14	71	1.71	1.10	71	1.30	1.13	69	1.83	0.84	76	1.30	1.23	69
Credit card	30–89 days past due	0.74	0.75	41	1.16	1.31	39	0.89	0.95	41	1.24	1.19	48	1.32	1.22	56
	90+ days past due	0	0.56	14	0.01	0.83	29	0	0.63	13	0.01	0.78	25	0.01	0.73	25
	Nonaccrual	0.89	0.10	90	1.27	0.09	97	0.95	0.05	94	1.28	0.11	95	1.39	0.09	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-331,187	-333,483	-332,968	-333,285	-266,041										
Retained earnings	3,125,584	2,793,923	3,018,257	2,778,464	2,542,844										
Accumulated other comprehensive income (AOCI)	-24,985	16,488	13,249	-42,817	-111,530										
Common equity tier 1 minority interest	365	332	358	225	195										
Common equity tier 1 capital before adjustments/deductions	2,769,777	2,477,260	2,698,896	2,402,587	2,165,468										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	166,232	169,103	166,666	169,904	174,305										
Accumulated other comprehensive income-related adjustments	-24,986	16,487	13,249	-42,818	-111,529										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,628,531	2,291,670	2,518,981	2,275,501	2,102,692										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,628,531	2,291,670	2,518,981	2,275,501	2,102,692										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	149,700	149,675	149,693	149,669	149,644										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	34	32										
Additional tier 1 capital before deductions	149,700	149,675	149,693	149,703	149,676										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	149,700	149,675	149,693	149,703	149,676										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	148,548	148,338	148,496	148,286	148,076										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	5	8,385										
Allowance for loan and lease losses in tier 2 capital	241,081	242,830	245,072	248,600	238,258										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	389,629	391,168	393,568	396,891	394,719										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	11,009	10,422										
Tier 2 capital	389,629	391,168	393,568	385,882	384,297										
Exited advanced approach tier 2 capital															
Total capital	3,167,860	2,832,513	3,062,242	2,811,086	2,636,665										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	24,666,490	22,255,922	24,368,860	22,110,511	20,931,860										
Less: Deductions from common equity tier 1 capital	166,232	169,103	166,666	169,904	174,305										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	24,500,258	22,086,819	24,202,194	21,940,607	20,757,555										
Total risk-weighted assets	19,075,454	19,183,296	19,380,058	19,713,620	18,850,206										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	13.78	12.54	72	11.95	11.59	60	13	12.35	66	11.54	12.11	44	11.15	12.09	41
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.56	13.31	75	12.73	12.25	67	13.77	13.08	71	12.30	12.78	46	11.95	12.85	40
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.61	15.37	76	14.77	14.01	73	15.80	15.23	68	14.26	14.36	60	13.99	14.45	52
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	11.34	9.15	90	11.05	9.43	87	11.03	9.13	90	11.05	9.76	80	10.85	9.71	83
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		8		3			20			27			58	166.67	-93.16		
Other insurance activities income		8		3			20			27			58	166.67	-93.16		
Insurance and reinsurance underwriting income		0		0			0			0			0				
Premiums		0		0			0			0			0				
Credit related insurance underwriting		0		0			0			0			0				
Other insurance underwriting		0		0			0			0			0				
Insurance benefits, losses, expenses		0		0			0			0			0				
Net assets of insurance underwriting subsidiaries		0		0			0			0			0				
Life insurance assets		7,701		7,639			7,755			7,602			7,545	0.81	8.93		

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88						
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53						
Insurance activities revenue / Adjusted operating income	0	0.38	27	0	0.40	29	0	0.41	26	0	0.47	24	0	0.47	24				
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37				
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54						
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46						
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42				
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64						
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99						
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49						
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17						
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31						
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.24	11	8	0.26	11.59	9	0.25	11.03	9	0.27	11.51	11	0.28	10.22	14				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)		4,569			4,836			5,220			4,851			4,742					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.02	0.50	76	0.02	0.78	74	0.02	0.75	75	0.02	1.39	70	0.02	1.79	68				

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	13	139	11	18	15
Real estate loans.....	0	94	0	0	0
Commercial and industrial loans	13	45	11	18	15
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	13	139	11	18	15
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-90.65	-6.17	7	157.41	12.26	92	-38.89	-2.40	11	20	22.48	74	-77.27	7.24	5
Total selected assets.....	-90.65	-2.56	7	157.41	7.32	94	-38.89	2.04	10	20	12.40	78	-77.27	3.24	6
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,742,823	2,531,555	1,951,950	2,614,056	2,905,734	-31.16	-28.49
1–4 family residential loans		1,742,823	2,531,555	1,951,950	2,614,056	2,905,734	-31.16	-28.49
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		6.82	11.34	7.87	11.55	13.42		
1–4 family residential loans		6.82	11.34	7.87	11.55	13.42		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		16.69	19.16	17.20	18.81	19.74		
1–4 family residential loans		1.92	2.56	2.04	2.54	2.77		
Home equity lines		29.85	33.02	30.91	33.41	32.54		
Credit card receivables.....		3.33	3.67	3.27	3.70	3.68		
Auto loans and other consumer loans.....		13.19	10.32	12.72	9.89	10.25		
Commercial and industrial loans		35.02	31.28	33.85	31.66	31.01		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		2.52	0.42	2.66	0.06	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		15,545	34,573	28,425	39,012	34,293	-55.04	-44.13
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		15,545	34,573	28,425	39,012	34,293	-55.04	-44.13
90+ Days Past Due Securitized Assets								
1–4 family residential loans		7,908	9,759	12,746	11,245	11,155	-18.97	-37.61
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		7,908	9,759	12,746	11,245	11,155	-18.97	-37.61
Total past due securitized assets.....		23,453	44,332	41,171	50,257	45,448	-47.10	-42.09
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.89	1.37	1.46	1.49	1.18
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.89	1.37	1.46	1.49	1.18
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.45	0.39	0.65	0.43	0.38
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.45	0.39	0.65	0.43	0.38
Total past due securitized assets percent of securitized assets	1.35	1.75	2.11	1.92	1.56
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.69	1.14	1.06	1.25	1.07
Home equity lines	0.10	0.25	0.33	0.20	0.17
Credit card receivables	0.74	1.16	0.89	1.24	1.32
Commercial and industrial loans	0.26	0.95	0.28	1.07	0.35
All other loans and leases	0.98	1.01	0.83	0.70	0.45
Total managed loans past due 30–89 days	0.75	1.06	0.81	1.01	0.84
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.31	0.33	0.46	0.37	0.36
Home equity lines	0	0	0	0	0
Credit card receivables	0	0.01	0	0.01	0.01
Commercial and industrial loans	0	0.02	0.08	0.01	0.22
All other loans and leases	0.02	0.02	0.46	0.01	0
Total managed loans past due 90+ days	0.06	0.08	0.26	0.08	0.10
Total Past Due Managed Assets	0.81	1.13	1.07	1.09	0.94
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	-0.02	-0.01	-0.01	-0.01
Home equity lines	-0.02	-0.02	-0.09	0.03	-0.04
Credit card receivables	3.58	4.10	4.22	4.66	4.62
Commercial and industrial loans	0.34	0.60	0.47	0.58	0.58
All other loans and leases	0.28	0.35	0.22	0.12	0.35
Net Losses on Managed Assets Percent of Total Managed Assets	1.22	1.53	1.44	1.66	1.68

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		31,216	35,124	127,796	156,525	119,119	-11.13	33.09
Dividends		30,002	32,791	121,554	143,868	110,021	-8.51	33.33
Interest		53	1,183	1,641	8,246	4,819	-95.52	
Management and service fees		1,161	1,150	4,601	4,411	4,279	0.96	21.83
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		40	36	144	138	133	11.11	-62.62
Dividends		0	0	0	0	0		-100.00
Interest		0	0	1	0	4		-100.00
Management and service fees		27	23	92	87	79	17.39	58.82
Other income		13	13	51	51	50	0.00	44.44
Income from subsidiary holding companies		0	0	0				
Dividends		0	0	0				
Interest		0	0	0				
Management and service fees		0	0	0				
Other income		0	0	0				
Total income from subsidiaries		31,256	35,160	127,940	156,663	119,252	-11.10	32.65
Securities gains (losses)		0	0	0	0	0		
Other operating income		1,173	-207	3,395	4,901	-53		
Total operating income		32,429	34,953	131,335	161,564	119,199	-7.22	38.53
Operating Expenses								
Personnel expenses		6,401	2,162	13,875	12,996	7,461	196.07	
Interest expense		1,693	1,693	6,772	6,772	5,370	0.00	
Other expenses		1,156	1,799	5,229	7,989	7,795	-35.74	-25.13
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		9,250	5,654	25,876	27,757	20,626	63.60	
Income (loss) before taxes		23,179	29,299	105,459	133,807	98,573	-20.89	-3.73
Applicable income taxes (credit)		-1,464	-717	-3,783	-1,828	-2,366		
Extraordinary items								
Income before undistributed income of subsidiaries		24,643	30,016	109,242	135,635	100,939	-17.90	4.92
Equity in undistributed income of subsidiaries		90,736	-6,506	186,881	157,304	179,167		289.06
Bank subsidiaries		89,004	-6,506	185,694	156,776	175,877		331.14
Nonbank subsidiaries		1,732	0	1,187	528	3,290		-35.32
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		115,379	23,510	296,123	292,939	280,106	390.77	146.48
Memoranda								
Bank net income		119,006	26,285	307,248	300,644	285,898	352.75	175.82
Nonbank net income		1,732	0	1,187	528	3,290		-36.04
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	2,657,635	82.66	2,417,409	83.33	2,606,432	83.24	2,369,422	2,144,197	9.94	42.45	
Common and preferred stock	2,656,776	82.64	2,417,048	83.32	2,606,011	83.23	2,364,246	2,138,752	9.92	42.76	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	859	0.03	361	0.01	421	0.01	5,176	5,445	137.95	-81.70	
Investment in nonbank subsidiaries	55,439	1.72	52,521	1.81	53,708	1.72	52,521	52,005	5.56	41.56	
Common and preferred stock	55,435	1.72	52,517	1.81	53,704	1.72	52,517	51,989	5.56	60.60	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	-100.00	
Other receivables	4	0	4	0	4	0	4	16	0.00	-98.99	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	132	0	134	0	133	0	593	686	-1.49	-93.77	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	463,303	14.41	391,822	13.51	432,053	13.80	361,538	334,320	18.24	119.33	
Cash and due from unrelated depository institution	87	0	87	0	87	0	87	87	0.00	-99.57	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	-100.00	
Intangible assets	4,507	0.14	4,507	0.16	4,507	0.14	4,507	4,507	0.00	0.83	
Other assets	33,847	1.05	34,419	1.19	34,299	1.10	31,857	30,069	-1.66	4.05	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	3,214,950	100.00	2,900,899	100.00	3,131,219	100.00	2,820,525	2,565,871	10.83	47.79	
Liabilities and Capital											
Deposits	1	0	1	0	2	0	1	296	0.00	-99.61	
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	148,548	4.62	148,338	5.11	148,496	4.74	148,286	148,076	0.14		
Other liabilities	142,225	4.42	120,831	4.17	129,416	4.13	115,096	97,517	17.71	98.30	
Balance due to subsidiaries and related institutions	154,764	4.81	154,800	5.34	154,766	4.94	154,867	154,900	-0.02	-0.07	
Total liabilities	445,538	13.86	423,970	14.62	432,680	13.82	418,250	400,789	5.09	96.40	
Equity Capital	2,769,412	86.14	2,476,929	85.38	2,698,539	86.18	2,402,275	2,165,082	11.81	42.13	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	1,575	0.05	1,575	0.05	1,575	0.05	1,575	1,575	0.00	0.00	
Common surplus	10,313	0.32	8,669	0.30	8,987	0.29	7,474	6,171	18.96	165.80	
Retained earnings	3,125,584	97.22	2,793,923	96.31	3,018,257	96.39	2,778,463	2,542,844	11.87	51.85	
Accumulated other comprehensive income	-24,985	-0.78	16,488	0.57	13,249	0.42	-42,817	-111,529			
Other equity capital components	-343,075	-10.67	-343,726	-11.85	-343,529	-10.97	-342,420	-273,979			
Total liabilities and equity capital	3,214,950	100.00	2,900,899	100.00	3,131,219	100.00	2,820,525	2,565,871	10.83	47.79	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	150,000	4.67	150,000	5.17	150,000	4.79	150,000	150,000	0.00	-3.00	
Notes payable to subsidiaries that issued TPS	150,000	4.67	150,000	5.17	150,000	4.79	150,000	150,000	0.00	0.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	16.59	12.54	80	3.74	3.93	39	11.32	7.29	83	11.97	9.68	74	13.32	10.40	84
Bank net income / Average equity investment in banks	18.09	12.55	84	4.40	4.73	40	12.30	7.45	86	13.17	10.51	79	14.14	11.19	79
Nonbank net income / Average equity investment in nonbanks	12.70	12.53	58	0	5.73	32	2.24	9.75	33	1.01	7.89	24	6.45	7.10	55
Subsidiary HCs net income / Average equity investment in sub HCs	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income	103.14	95.97	66	111.80	95.67	65	103.76	88.16	58	102.63	82.22	52	102.07	82.56	45
Nonbank net income / Parent net income	1.50	2.83	63	0	5.47	17	0.40	3.59	43	0.18	5.93	37	1.17	3.78	60
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	16.09	17.74	61	17.12	19.50	65	16.03	20.06	59	17.41	20.43	65	18.51	20.88	64
Total debt / Equity capital	5.36	11.90	38	5.99	13.54	48	5.50	14.41	37	6.17	14.31	47	6.84	14.69	50
Total debt + notes payable to subs that issued TPS / Equity capital	10.78	14.30	48	12.04	15.86	58	11.06	16.67	48	12.42	16.36	58	13.77	17.10	58
Total debt + Loans guaranteed for affiliate / Equity capital	5.36	12.02	37	5.99	13.93	47	5.50	14.68	36	6.17	14.56	46	6.84	15.14	49
Total debt / Equity capital – excess over fair value	5.36	12	38	5.99	13.68	48	5.50	14.52	36	6.17	14.51	47	6.84	14.81	50
Long-term debt / Equity capital	5.36	11.33	38	5.99	12.46	49	5.50	13.56	38	6.17	13.04	49	6.84	13.37	51
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	48.92	35.48	58	22.70	27.67	46	48.89	34.67	60	22.76	28.44	48	15.66	28.63	41
Double Leverage															
Equity investment in subs / Equity capital	97.93	102.85	22	99.70	103.91	25	98.56	102.81	24	100.60	103.22	40	101.19	103.10	44
Total investment in subs / Equity capital	97.97	108.21	15	99.72	111.18	16	98.58	110.16	13	100.82	111.07	30	101.44	112.48	33
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.12	0.22	23	-0.08	1.22	23	-0.13	0.47	25	0.05	0.36	39	0.09	0.35	42
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82		0.06	1.22	8	0.11	1.22	9
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	196.32	111.20	85	260.74	154.20	79	164.70	136.59	72	192.38	177.68	60	160.72	162.34	51
Cash from ops + noncash items + op expense / Op expense + dividend	270.75	98.58	92	318.85	176.81	82	185.06	147.24	74	211.12	190.27	66	182.20	174.91	59
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	281.05	85.35	94	321.44	90.08	90	186.12	134.08	79	132.32	116.34	67	332.80	103.19	97
Pretax operating income + interest expense / Interest expense	1,469.11	1,142.88	68	1,830.60	2,355.68	62	1,657.28	2,016.32	67	2,075.89	1,968.54	70	1,935.62	2,898.75	71
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,016.53	1,357.31	57	1,042.09	1,688.78	51	1,060.46	1,539.23	59	1,087.29	1,632.83	49	941.93	1,369.37	47
Dividends + interest from subsidiaries / Interest expense + dividends	308.41	117.86	92	348.70	186.57	83	195.24	150.43	74	237.34	210.80	70	189.70	188.90	56
Fees + other income from subsidiaries / Salary + other expenses	15.89	13.36	72	29.94	14.22	76	24.83	13.95	73	21.68	16.52	69	28.89	16.08	71
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	14.40	3.97	91	13.40	2.60	91	13.79	3.85	88	12.94	2.64	90	13.17	2.61	91
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.22	1.80	58	0.23	3.20	58	0.22	2.66	58	0.23	5.62	53	0.23	5.50	53
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	32.67	74.87	20	26.82	61.08	27	51.56	81.10	28	42.26	57.84	41	54.66	57.26	57
Dividends declared / Net income	6.98	23.13	18	34.24	81.32	25	19.02	42.29	19	19.57	33.08	28	19.70	27.33	29
Net income – dividends / Average equity.....	15.43	9.52	82	2.46	0.55	62	9.16	4.14	89	9.63	6.46	85	10.70	7.33	86
Percent of Dividends Paid															
Dividends from bank subsidiaries	372.60	101.14	93	407.34	182.33	83	215.79	132.17	77	251	178.13	72	199.43	157.73	60
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	372.60	128.99	89	407.34	229.19	81	215.79	174.85	72	251	260.40	60	199.43	215.26	48
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	25.21	30.63	46	124.75	123.04	56	39.56	60.28	33	47.85	66.55	30	38.48	60.71	26
Interest income from bank subsidiaries.....	0.04	0.12	68	4.50	0.70	91	0.53	0.36	77	2.74	0.54	89	1.69	0.52	81
Management and service fees from bank subsidiaries	0.98	1.08	79	4.38	2.97	81	1.50	1.47	79	1.47	1.55	77	1.50	1.88	77
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	26.23	33.49	45	133.63	148.03	59	41.59	62.88	32	52.06	69.36	32	41.66	63.43	29
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.24	21		39.62		0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.80	33		14.44		0.08	7.38	64	0	20.25	26	0.12	18.56	54
Management and service fees from nonbank subsidiaries	1.56	0.53	87		1.68		7.75	0.86	90	16.48	1.92	89	2.40	2.96	85
Other income from nonbank subsidiaries.....	0.75	0.09	90		0.19		4.30	0.16	94	9.66	1.06	91	1.52	0.15	91
Operating income from nonbank subsidiaries	2.31	69.48	32		76.32		12.13	79.84	26	26.14	150.41	21	4.04	99.33	18
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	92.52	58.57	54	93.81	62.43	50	92.55	69.76	48	89.05	67.32	45	92.30	65.18	53
Interest income from bank subsidiaries.....	0.16	0.72	66	3.38	2.52	84	1.25	0.63	80	5.10	0.80	90	4.04	0.92	88
Management and service fees from bank subsidiaries	3.58	4.11	80	3.29	1.69	80	3.50	1.87	80	2.73	1.81	78	3.59	2.01	78
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	96.26	71.70	49	100.49	76.26	93	97.31	82.20	48	96.88	78.80	44	99.93	74.20	80
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	72	0	1.19	30	0	2.32	61
Management and service fees from nonbank subsidiaries	0.08	0.05	88	0.07	0.08	87	0.07	0.02	89	0.05	0.06	86	0.07	0.03	88
Other income from nonbank subsidiaries.....	0.04	0.01	92	0.04	0.04	91	0.04	0.01	92	0.03	0.04	88	0.04	0.02	89
Operating income from nonbank subsidiaries	0.12	10.59	56	0.10	9.13	57	0.11	4.70	43	0.09	7.29	31	0.11	7.64	39
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	100.98	29.59	86	101.12	30.31	88	101.01	27.08	88	101.16	28.33	89	101.30	26.53	90